

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Philip Vincent Arigo
Debtor

Case No. 20-01259-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

5319782 +Philip Vincent Arigo, 89 Jacqueline Drive, New Oxford, PA 17350-9414
+Bureau of Account Management, 3607 Rosemont Avenue Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5319783 Bureau of Account Management, P.O. Box 8875, Camp Hill, PA 17001-8875
5319784 Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5319785 Computer Credit, Inc, 470 West Hanes Mill Road, P.O. Box 5238, Winston Salem, NC 27113-5238
5319786 +Diane L. Bixler, Tax Collector, 435 Hill Road, Hanover, PA 17331-9057
5319789 Ditech, P.O. Box 94710, Palatine, IL 60094-4710
5319788 Ditech, P.O. Box 15009, Tempe, AZ 85284-0109
5319787 +Ditech, P.O. Box 15009, Temple AZ 85284-0109
5319790 Hanover Medical Group, P.O. Box 824221, Philadelphia, PA 19182-4221
5319791 +J.P. Harris Associates LLC, Delinquent Tax Collector, P.O. Box 226, Mechanicsburg, PA 17055-0226
5319793 Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5319794 Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
5319795 UPMC Pinnacle, P.O. Box 826813, Philadelphia, PA 19182-4234
5319796 UPMC Pinnacle, PO Box 829901, Philadelphia, PA 19182-9901
5319799 +York Adams Tax Bureau, 1405 N. Duke Street, PO Box 12008, York, PA 17402-0678

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5319781 +E-mail/Text: dcrum@adamscounty.us Jul 17 2020 19:32:34 Adams County Tax Claim Bureau,
117 Baltimore Street, Room 202, Gettysburg, PA 17325-2313
5319792 +E-mail/Text: Bankruptcies@nragroup.com Jul 17 2020 19:32:35 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
5319797 E-mail/Text: julie.baugher@pinnaclehealth.org Jul 17 2020 19:32:18 UPMC Pinnacle Hanover,
P.O. Box 826813, Philadelphia, PA 19182-4234
5319798 E-mail/Text: julie.baugher@pinnaclehealth.org Jul 17 2020 19:32:18 UPMC Pinnacle Hanover,
300 Highland Avenue, Hanover, PA 17331-2297

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2020 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Thomas E. Miller on behalf of Debtor 1 Philip Vincent Arigo staff@tommillerlawoffice.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Philip Vincent Arigo**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:20-bk-01259-HWV**

Social Security number or ITIN **xxx-xx-2854**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip Vincent Arigo

**By the
court:**

7/17/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.